

ABSTRACT

Computerized systems and methods facilitate the flow of capital through the housing finance industry. A method for valuing an individual mortgage loan for sale in a secondary mortgage market online before sale of the individual loan includes

5 retrieving information such as a gross interest rate and product type regarding the individual mortgage loan using an identifier associated with the individual mortgage loan. The individual mortgage loan is from an online mortgage loan systems and is associated with a borrower and a locked gross interest rate. The method also includes retrieving a required yield that is associated with the product type and determining

10 adjustments to the required yield. Adjustments to the required yield are determined based on at least one of (1) credit risk associated with a borrower), (2) a loan-to-value ratio and (3) a loan purpose. An interest rate portfolio yield is determined based on at least the gross interest rate and the adjustments and a yield different is determined at least one the required yield and the interest rate portfolio yield. The method further

15 includes retrieving a trade-off ratio, determining a price difference based on at least on of the yield difference and the trade-off ratio. A price for sale of the individual mortgage loan to a secondary mortgage market purchaser is determined based on at least the price difference.